

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire

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Attorneys for Secured Creditor

Freedom Mortgage Corporation



Order Filed on July 8, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:

Janet L. Johnson, Octavius J. Johnson

Debtors.

Case No.: 18-35288 ABA

Adv. No.:


Hearing Date: 6/22/2021 @ 10:00 a.m.

Judge: Andrew B. Altenburg, Jr.

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF
DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: July 8, 2021



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

(Page 2)

Debtors: Janet L. Johnson, Octavius J. Johnson

Case No: 18-35288 ABA

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Freedom Mortgage Corporation, Denise Carlon, Esq. appearing, upon a certification of default as to real property located at 1513 Fairton Road, Millville, NJ 08332, and it appearing that notice of said certification was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Seymour Wasserstrum, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of June 23, 2021 Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due March 2021 through June 2021 for a total post-petition default of \$7,430.84 (4 @ \$2,068.27, less suspense \$842.24); and

It is **ORDERED, ADJUDGED and DECREED** that the Debtor is to make an immediate payment of \$3,000.00 no late than June 30, 2021; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$4,430.84 will be paid by Debtor remitting \$1,476.95 for three months, due on July 20th, August 20th and September 20th until arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume July 1, 2020, directly to Secured Creditor's servicer, Freedom Mortgage, 10500 Fishers, IN 46037 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** If Debtor is more than 30 days behind on any of the cure or regular payments, Secured Creditor can obtain relief upon the filing of a certification. Debtor will not be entitled to the 14-day period to respond to said certification. Stay relief will be granted immediately upon the filing of a certification of default in accordance with the terms of this order; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Certification of Default is hereby resolved.

In re:
Octavius J. Johnson
Janet L. Johnson
Debtors

Case No. 18-35288-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jul 08, 2021

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 10, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Octavius J. Johnson, Janet L. Johnson, 1513 Fairton Road, Millville, NJ 08332-4605

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 10, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 8, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Freedom Mortgage Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
John R. Morton, Jr.	on behalf of Creditor First Investors Servicing Corporation c/o Morton & Craig LLC ecfmail@mortoncraig.com, mortoncraigcf@gmail.com
John R. Morton, Jr.	

District/off: 0312-1

User: admin

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Date Rcvd: Jul 08, 2021

Form ID: pdf903

Total Noticed: 1

on behalf of Creditor First Investors Servicing Corp. ecfmail@mortoncraig.com mortoncraige cf@gmail.com

Nona Ostrove

on behalf of Creditor City of Millville nostrove@ostrovelaw.com

Seymour Wasserstrum

on behalf of Joint Debtor Janet L. Johnson mylawyer7@aol.com ecf@seymourlaw.net;r47769@notify.bestcase.com

Seymour Wasserstrum

on behalf of Debtor Octavius J. Johnson mylawyer7@aol.com ecf@seymourlaw.net;r47769@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William E. Craig

on behalf of Creditor First Investors Servicing Corporation c/o Morton & Craig LLC mortoncraige cf@gmail.com,
mortoncraige cf@gmail.com

William M. E. Powers, III

on behalf of Creditor Freedom Mortgage Corporation ecf@powerskirm.com

William M.E. Powers

on behalf of Creditor Freedom Mortgage Corporation ecf@powerskirm.com

William M.E. Powers, III

on behalf of Creditor Freedom Mortgage Corporation ecf@powerskirm.com

TOTAL: 14